

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 20-15487-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Rafine  
91 Castle Heights Avenue  
Pennsville, NJ 08070

Social Security No.:

xxx-xx-5224

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 9/30/22.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: September 30, 2022

JAN: kvr

Jeanne Naughton  
Clerk

In re:  
Michael A. Rafine  
Debtor

Case No. 20-15487-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 30, 2022

User: admin  
Form ID: 148

Page 1 of 2  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2022:**

Recip ID	Recipient Name and Address
db	+ Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201
518799987	+ Petro, 1701 Sherman Avenue, Pennsauken, NJ 08110-2626

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 30 2022 21:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 30 2022 21:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518799994	+ Email/Text: bankruptcy@pepcoholdings.com	Sep 30 2022 21:38:00	Atlantic City Electric, Attn: Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
518799989	+ EDI: AIS.COM	Oct 01 2022 00:58:00	Capital One Bank, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
518806067	+ EDI: AIS.COM	Oct 01 2022 00:58:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518799992	+ EDI: DISCOVER.COM	Oct 01 2022 00:58:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
518805197	Email/Text: collecadminbankruptcy@fnni.com	Sep 30 2022 21:38:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3129, Omaha Ne 68197
518799990	Email/Text: collecadminbankruptcy@fnni.com	Sep 30 2022 21:38:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
518799986	+ Email/Text: BKNotice@ldvllaw.com	Sep 30 2022 21:38:00	Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239
518799984	Email/Text: camanagement@mtb.com	Sep 30 2022 21:38:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240
518804196	EDI: NAVIENTFKASMSERV.COM	Oct 01 2022 00:58:00	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
518799988	+ EDI: NAVIENTFKASMSERV.COM	Oct 01 2022 00:58:00	Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640
518799995	EDI: PRA.COM	Oct 01 2022 00:58:00	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541
518831843	EDI: PRA.COM		

District/off: 0312-1

User: admin

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Form ID: 148

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		Oct 01 2022 00:58:00	Portfolio Recovery Associates, LLC, c/o ONEMAIN FINANCIAL GROUP, LLC, POB 41067, Norfolk, VA 23541
518799991	+ EDI: JEFFERSONCAP.COM	Oct 01 2022 00:58:00	Premier Bankcard, c/o Jefferson Capital Systems, LLC, P.O. Box 7999, St. Cloud, MN 56302-7999
518839799	+ EDI: JEFFERSONCAP.COM	Oct 01 2022 00:58:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518799993	+ EDI: Q3G.COM	Oct 01 2022 00:58:00	Quantum 3 Group, LLC, P.O. Box 788, Kirkland, WA 98083-0788
518801683	EDI: Q3G.COM	Oct 01 2022 00:58:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518858418	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court., M&T Bank, PO Box 840, Buffalo, NY 14240
518804198	*	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
518799985	##+	KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Stacey L. Mullen	on behalf of Debtor Michael A. Rafine slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5